

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Matthew James Lentz  
Jamie Marie Lentz  
Debtors

Case No. 17-03658-HWV  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0314-1

User: AGarner  
Form ID: 318

Page 1 of 2  
Total Noticed: 38

Date Rcvd: Dec 12, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 14, 2017.

db/jdb  
4964885 +Matthew James Lentz, Jamie Marie Lentz, 1105 Brook Lane, Harrisburg, PA 17111-3732  
4964886 +Best Buy/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497  
4964892 +Besty Buy/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497  
4964895 +Chase Slate, Cardmember Service, PO Box 1423, Charlotte, NC 28201-1423  
4964896 +Comenity Capital/Davids, PO Box 182120, Columbus, OH 43218-2120  
4964903 +Compter Credit, PO Box 5238, Winston Salem, NC 27113-5238  
4964904 +McClure Law Office, PO BOX 65, Middletown, PA 17057-0065  
4964906 +Midland Funding, LLC, 1 International Plaza 5th Floor, Philadelphia, PA 19113-1510  
4964907 +Nationwide Credit Inc., PO Box 26314, Lehigh Valley, PA 18002-6314  
4990320 +Pay Pal Credit, PO Box 5018, Lutherville Timonium, MD 21094-5018  
4964908 +Paypal Credit, PO Box 5018, Lutherville Timonium, MD 21094-5018  
4964909 Penn Credit Corporation, 916 S. 14th Street, PO Box 988, Harrisburg, PA 17108-0988  
4964917 +Pinnacle Health Care, 2310 Patton Road Suite 150, Harrisburg, PA 17112-9154  
4964919 +Pinnacle Medical Services, PO Box 8700, Harrisburg, PA 17105-8700  
+QVC c/o Penn Credit, PO Box 988, Harrisburg, PA 17108-0988

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4964883 EDI: GMACFS.COM Dec 12 2017 19:03:00 Ally Financial, PO Box 380901,  
Minneapolis, MN 55438-0901  
4964884 +EDI: TSYS2.COM Dec 12 2017 19:03:00 Barclays Bank Delaware, PO box 8803,  
Wilmington, DE 19899-8803  
4964888 +EDI: CAPITALONE.COM Dec 12 2017 19:04:00 Capital One Bank, PO Box 30285,  
Salt Lake City, UT 84130-0285  
4964891 +EDI: CAPITALONE.COM Dec 12 2017 19:04:00 Capital One Bank/Kohls, PO Box 30285,  
Salt Lake City, UT 84130-0285  
4964893 +EDI: WFNNB.COM Dec 12 2017 19:04:00 Comenity Bank/Express, PO Box 182789,  
Columbus, OH 43218-2789  
4964894 +EDI: WFNNB.COM Dec 12 2017 19:04:00 Comenity Bank/Victorias Secret, PO Box 182789,  
Columbus, OH 43218-2789  
4964897 EDI: CRFRSTNA.COM Dec 12 2017 19:03:00 Credit First Natl Assoc, PO Box 81315,  
Cleveland, OH 44181-0315  
4964898 +EDI: NAVIENTFKASMDOE.COM Dec 12 2017 19:04:00 Dept of ED/NAVIENT, PO Box 9635,  
Wilkes Barre, PA 18773-9635  
4964901 +E-mail/Text: BKRMailOPS@weltman.com Dec 12 2017 18:59:57 Kay Jewelers, 375 Ghent Road,  
Fairlawn, OH 44333-4600  
4964902 EDI: CBSKOHL.S.COM Dec 12 2017 19:03:00 Kohl's, PO Box 3043, Milwaukee, WI 53201-3043  
4964905 +EDI: CITICORP.COM Dec 12 2017 19:04:00 National Tire and Battery/CBNA, PO Box 6497,  
Sioux Falls, SD 57117-6497  
4965097 +EDI: PRA.COM Dec 12 2017 19:03:00 PRA Receivables Management, LLC, PO Box 41021,  
Norfolk, VA 23541-1021  
4964910 +E-mail/Text: schesek@pinnaclehealth.org Dec 12 2017 18:59:57 Pinnacle Health Hospitals,  
PO Box 2353, Harrisburg, PA 17105-2353  
4964918 +E-mail/Text: bankruptcyteam@quickenloans.com Dec 12 2017 19:00:03 Quicken Loans,  
1050 Woodward Avenue, Detroit, MI 48226-1906  
4964921 +EDI: RMSC.COM Dec 12 2017 19:04:00 SYNCB/AMAZON PLCC, PO BOX 965036,  
Orlando, FL 32896-5036  
4964920 +EDI: SEARS.COM Dec 12 2017 19:04:00 Sears/CBNA, PO BOX 6282, Sioux Falls, SD 57117-6282  
4964922 EDI: RMSC.COM Dec 12 2017 19:04:00 Synchrony Bank/JC Penny, PO Box 965022,  
Orlando, FL 32896-5022  
4964923 EDI: RMSC.COM Dec 12 2017 19:04:00 Synchrony Bank/Lowes, PO Box 965022,  
Orlando, FL 32896-5022  
4964924 EDI: RMSC.COM Dec 12 2017 19:04:00 Synchrony Bank/Walmart, PO Box 965024,  
Orlando, FL 32896-5024  
4964925 +EDI: CHRYSLER.COM Dec 12 2017 19:03:00 TD Auto Finance, PO Box 9223,  
Farmington, MI 48333-9223  
4964926 +EDI: WTRNBANK.COM Dec 12 2017 19:04:00 TD Bank USA/Target Credit, PO Box 673,  
Minneapolis, MN 55440-0673  
4964900 EDI: USBANKARS.COM Dec 12 2017 19:03:00 Elan Financial Services, PO Box 108,  
Saint Louis, MO 63166  
4964927 +EDI: VERIZONEAST.COM Dec 12 2017 19:04:00 Verizon, 500 Technology Drive, Suite 550,  
Saint Charles, MO 63304-2225

TOTAL: 23

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

4964887 Bureau of Account Managment.  
cr\* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
4964889\* +Capital One Bank, PO Box 30285, Salt Lake City, UT 84130-0285  
4964890\* +Capital One Bank, PO Box 30285, Salt Lake City, UT 84130-0285  
4964899\* +Dept of ED/NAVIENT, PO Box 9635, Wilkes Barre, PA 18773-9635  
4964911\* +Pinnacle Health Hospitals, PO Box 2353, Harrisburg, PA 17105-2353  
4964912\* +Pinnacle Health Hospitals, PO Box 2353, Harrisburg, PA 17105-2353  
4964913\* +Pinnacle Health Hospitals, PO Box 2353, Harrisburg, PA 17105-2353  
4964914\* +Pinnacle Health Hospitals, PO Box 2353, Harrisburg, PA 17105-2353

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

4964915\* +Pinnacle Health Hospitals, PO Box 2353, Harrisburg, PA 17105-2353  
4964916\* +Pinnacle Health Hospitals, PO Box 2353, Harrisburg, PA 17105-2353

TOTALS: 1, \* 10, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 14, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 12, 2017 at the address(es) listed below:

Chad J. Julius on behalf of Debtor 2 Jamie Marie Lentz cjulius@ljacobsonlaw.com,  
brhoades@ljacobsonlaw.com;egreene@ljacobsonlaw.com;r63089@notify.bestcase.com  
Chad J. Julius on behalf of Debtor 1 Matthew James Lentz cjulius@ljacobsonlaw.com,  
brhoades@ljacobsonlaw.com;egreene@ljacobsonlaw.com;r63089@notify.bestcase.com  
James Warmbrodt on behalf of Creditor Quicken Loans Inc. bkgroup@kmlawgroup.com  
Markian R Slobodian (Trustee) PA49@ecfcbis.com  
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 5

**Information to identify the case:**Debtor 1 **Matthew James Lentz**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-2170**

EIN --\_-----

Debtor 2 **Jamie Marie Lentz**

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-1417**

EIN --\_-----

United States Bankruptcy Court **Middle District of Pennsylvania**Case number: **1:17-bk-03658-HWV****Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Matthew James Lentz

Jamie Marie Lentz

**By the  
court:**Honorable Henry W. Van Eck  
United States Bankruptcy Judge

By: A Garner, Deputy Clerk

December 12, 2017**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

### **Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**